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See CAPTAIN R. KELSO CARTER'S Second Article on "THE COMING PHYSICAL TRANSFORMATION OF THE EARTH," on page 134.



LOST IN A QUAGMIRE—THE FATAL BLUNDER OF A STUPID PARTY.—DRAWN BY VICTOR.

LESLIE'S WEEKLY.

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IMPORTANT TO PHOTOGRAPHERS.

We shall be glad to receive from photographers and artists in all parts of the country photographs and sketches of persons, objects, and events of interest; and for such as may be used satisfactory compensation will be made. To save time, photographs can be sent unmounted.

THE LEADING EDITORIAL for next week's issue will be an exceedingly able article on the present important Canadian question, "Union Against Annexation." Its author is Frank C. Wells, who was formerly connected with the editorial staff of the *Toronto Globe*, and who recently won the prize of one hundred and fifty dollars offered by *Public Opinion*, of Washington, for the best essay on the trade relations between the United States and Canada.

THE GOVERNMENT OF OUR CITIES.

It was shown in a former article that democracy as a form of government for small rural communities has been eminently successful and wonderfully persistent, but that it has thus far failed as a permanent form of government for large cities; that the governments of the large cities of the United States are radically defective, being no longer democratic, but that they are imposed from without, like those of Paris and Berlin, or they are more or less exact reproductions of the oligarchies of the Middle Ages or the "tyrannies" of Greece. All this being granted, it remains to outline a remedy in this article. We shall probably agree in the first place that the remedy must be found in a true self-governing democracy, because that is the pure and the successful form of local government for our rural communities, which still comprise a large majority of our population; because that form of rural government in its integrity and fullness cannot permanently co-exist with a radically different form in the cities; and because government of the people, for the people, by the people is just and right, and the only form of government that partakes not in some degree of the essence of slavery.

The question thus narrows itself into "How shall our cities become democracies?" Democracy always has been incompatible with large political units. We cannot treat a large city as a political unit for all practical purposes and keep it democratic without inventing or adopting some means of thorough popular control to take the place of the town-meeting. The Swiss referendum, which is very much as if our popular vote on constitutional amendments were applied to laws in general, has been suggested for that purpose; and there is no reasonable doubt that it would go a long way if popular votes could be sufficiently frequent and the people well informed of the merits of the questions submitted; but a practical method of making it serve all the democratic and educational uses of the town-meeting at the same time that the whole city is treated as a unit for all political purposes has not yet been found, or, if found, has not yet been successfully exemplified in practice. The cities of Switzerland where it is applied are small, and its greatest use in that country as yet is to keep the cantonal and national legislation under the direct supervision and control of the democratic constituencies. It is good as far as it goes, but we do not know that it goes, or can be made to go, far enough.

One plan, however, might be adopted that would be certain to succeed, because it is a perfectly simple and easy adaptation of the successful democratic experience of all the ages. It necessarily involves the surrender of that perfect centralization and exact uniformity which seem to have been our ideals in city government for many years; and it involves great expense. Fortunately it does not involve self-sacrificing politicians; for it is not impossible that in some cities those who could not obtain power in any

other way might sacrifice the other fellows by initiating a movement for the establishment of true democracy.

We have found it necessary to divide the city for administrative purposes. We cannot, for instance, gather the children all into one school, and even if, in the progress of invention, some means of rapid transit became available for this purpose, imagination would still fail to conceive the possibility of gathering them all into one class. This necessity of administrative subdivision is apparent on examination in all branches of city government as truly as in the state and nation. If, therefore, we aggregate all the people of a city directly into one governmental unit, as at present, we have immediately to divide and subdivide into numerous small administrative units, and this is an eminently unscientific mode of procedure. It is too much like spinning all the fibres of hemp into a mammoth cable at the first operation and then twisting the big strands and the little cords out of that. It may be said, however, that the cases are somewhat different, and it is said that the great advantage of concentrating all power in the hands of one great administrator is in the fact that he can choose experts for the numerous departments to far better advantage than they can be nominated and voted for. This is harking back to the old question dealt with in the former article, but a political fallacy has many more lives than the evil-eyed black cat of the days of witchcraft, and whenever met, it should, if possible, be slain and beheaded and drawn and quartered, and in a strong bag, sprinkled and blessed by a bishop at least, it should be weighted with heavy stones, securely tied, and then cast into the depths of the sea in the trembling fear of a prompt resurrection. The argument presupposes, (1) the existence of the great administrator; (2) that he is readily recognizable among the vast mass of people, who are, after all, very much like himself; (3) that he will be nominated; (4) that he will be elected; (5) that when elected he will be as honest in intent as great in abilities. All these conditions can very seldom meet in one individual; hence an enlightened centralized despotism for city government is as unsound in theory as we have found it unfortunate in practice. It is also incompatible with the free agency of man and the fundamental ideas of the Christian religion. For, according to the Christian religion, God would be a perfect administrator. He is the father of us all; and yet he leaves his children to the very imperfect devices of human brains and the consequent suffering and misery which he could wholly prevent by a perfect theocracy. The Christian can only say that the reason why God does this is because it is necessary for man's development that he should employ his own brain as well as his own hands in turning the opportunities of nature, the rich bounties of God, to the best uses he can. He must be a free agent, and hence, mediæval Christianity notwithstanding, he must be a democrat; for only self-governing people are free agents. It follows that very imperfect self-government is better than the most heavenly paternalism, and hence vastly better than the selfish dictatorship or the ring-rule which controls our urban destinies.

Let us adduce one other consideration. Why is it that the United States Senators from Delaware or Rhode Island measure up fairly with those of New York? Why is it that country congressmen have a much higher average of political ability than those of a great city? Is it not evident that the natural ability is very widespread and that this is developed by opportunity? Gray's Elegy is true to human nature:

Full many a gem of purest ray serene,
The dark, unfathomed caves of ocean bear;
Full many a flower is born to blush unseen,
And waste its sweetness on the desert air.

It is only a true democracy that can best sift out natural ability and bring it to bear effectually in political government. Switzerland is a very small country of minute political units, and it has maintained itself in the face of the kingdoms and the empires around it, not only on account of its mountain fastnesses and uncompromising democracy, but because its mayors and legislators and presidents, and even its generals with few exceptions, have been more than the equals of those wielding far greater resources against whom they were matched. And this political ability, which has equalized petty resources with those of great empires, is the result neither of racial nor of individual genius, but of numerous democratic opportunities by which the natural leaders have been sifted out. No centralized system of government for city or nation, nothing but a democracy has ever sifted out natural ability and given it experience and marked it for leadership in any such way.

Once again the question is, "How shall our cities become democracies?" and the answer is already anticipated by the reader. We necessarily divide each city into many small administrative units. Why not, then, make political units of the smallest administrative units, and from these primary political units build up to a central legislature and a mayoralty, as we would build up from the manilla yarns to the big strands and the central unity of the great cable that cannot be broken.

There is a small administrative unit that answers fairly

well to the town. This is the election district composed of from three to five hundred voters. It has no political entity, but it might have. In the first place it might elect, with a fair provision for minority representation, its own election officials; and they would be better men in this capacity as representing their neighbors than as representing a central authority.

The average election district is large enough for the primary school. It is true that we have primary schools that accommodate the children of three or four election districts, and others that supply from one-third to two-thirds of the necessary accommodation which should be provided for the children of from five to nine election districts; but these schools are too large and crowded and are open to many objections. We could not condemn and tear down all of these large and badly adapted primary schools at once, but we could build all of our new ones of the right dimensions and on suitable sites, and gradually make the desirable changes.

Free kindergartens are certain to come in the immediate future. Kindergarten districts, for obvious reasons, should not be larger than election districts now are, and, in the case of a scattered and semi-suburban population, there should be two or three kindergartens in one election district. A children's play-ground is a necessary adjunct. A small public library and reading-room would also be necessary. Last, but not least, there must be an assembly-room to seat all the voters of the district. Over all these matters there should be a substantial amount of local control.

Thus would be produced a political unit having a natural basis in the care of local interests of the strongest nature; and it would generally possess individuality, cohesion, and force. The general overlooking of the building or buildings and play-ground, and their adaptation to fluctuating wants, with the care of some minor interests, and the representation of this primary unit in the secondary unit of the ward, would afford reasonable scope for a person of very fair administrative abilities earning the wages of a foreman among first-class mechanics. The administrator should be elected at short intervals, and he should be a resident during his term of office, but previous residence should not be a necessary qualification.

The primary unit, having its focus of thought in the library or assembly-room, would be enfranchised from the necessities of bar-room conference, and it might well be intrusted with the power of restricting the number of saloons.

The secondary unit, which may be called the ward, might comprise seven or more primary units. It would have its "grammar" and "manual" school in one, its little park and its large assembly-room, capable of seating at once all of the voters of the ward. It would also have its library and reading-room, which would be the centre of exchange for the lesser libraries.

The administrators for the several primary units should be a committee having a general supervision of the affairs of the ward, and if these were an even number there should be one committeeman-at-large. The executive officer of the ward should be an elected administrator and a member of the city legislature by virtue of that office. He would supervise the paving, and the cleaning and keeping clear of obstructions, of the local streets of his ward, while the city authorities would attend to the boundary streets and to certain main thoroughfares; consequently no ward would be entirely at the mercy of a commissioner of streets, who would like to kill off all the voters with pestilence because there happened to be a big majority of opposite politics to himself.

The plan thus briefly sketched would produce a city legislature which, as a whole, could not be corrupted. Of men experienced in affairs and well-known to the public, it would give us a large number from which to choose an able, an efficient, and an honest mayor.

To inaugurate such a reform in any large city on a scale to insure its perfect success would cost an immense sum; but it would be a profitable investment to the taxpayers, a boon to the masses that no man can measure, and a certain safeguard against imminent dangers that now confront democracy and the civilization of the world.

Edwin S. Curley

THE CASE OF JUDGE MAYNARD.

The action of the New York Bar Association in appointing a committee to inquire into the serious charges against Judge Isaac H. Maynard, of the Court of Appeals, has occasioned little surprise. It was inevitable that such an association, jealous of the good name of the profession and of the honor of the judicial office, should refuse to acquiesce in a transaction by one of its members which, in whatever aspect considered, constituted a menace to the most sacred interests. Mr. Maynard perpetrated a deliberate theft of a public document. He did so for the purpose of baffling an official order of the courts and giving the control of the Legislature of the State, unlawfully, to the party whose tool he was. For this crime he was rewarded by elevation to the highest judicial tribunal of the State. These transactions constituted a grave public

scandal. The dignity and honor of the judicial office, equally with the integrity of justice, were involved. In such a situation, an association representing the legal profession of the State would have been faithless to its highest obligations had it permitted the community to remain in doubt as to its estimate of the dishonorable acts referred to.

It will not escape attention that while the action of the Bar Association has primary reference to Judge Maynard it also directly affects ex-Governor Hill, presenting him distinctively as the patron of crime and a debaucher of the purity of the judicial administration. It was his superior will acting upon the present executive that placed Maynard on the Bench, there to register the decrees of partisan cabals intent on political piracies of one sort and another, and he must and will be held primarily responsible for all the pernicious consequences of that monstrous bestowal of official favor. Of course Governor Flower cannot escape responsibility for his share in the infamy. In one respect the action of the Bar Association will be of much more than local significance. It calls national attention to the fact that, with Mr. Hill as President, all the safeguards which have hitherto protected the integrity of the judiciary would be speedily thrown down, and the Federal courts would be filled with men capable, like himself, of perpetrating any outrage which partisan necessities might seem to demand. Such a disclosure, just at this time, cannot fail to exercise a very considerable influence upon Mr. Hill's canvass for the Presidency; for, indifferent as many Democrats are to considerations of decency in politics, the more sagacious and conscientious members of the party will be slow to commit themselves to the support of a man who stands before the country as the patron of political robbery and the corrupter of the fountains of justice.

Whatever else may be swept away in the corruptions of politics, the courts must be preserved in their purity and vigor. As was said by Mr. James C. Carter, the distinguished lawyer, in his address at the Bar Association meeting, "If we can sustain the dignity and honor of the judicial office we can sustain every social interest. If that is lost, all is lost!"

A FEW PLAIN WORDS.

THE Republican successes achieved at the recent town elections in this State were significant not only as indicating the soundness of public sentiment concerning the outrages perpetrated by Senator Hill and his henchmen in stealing the Legislature of the State, but as demonstrating also the capacity of the Republicans in the several interior counties for self-leadership. These victories were achieved without any assistance from the State committee. That committee proved as utterly useless and inefficient in this emergency as it has done in others equally critical. What it did, and all it did, was to send out a circular recommending activity on the part of local committees after they had already fully organized for the conflict. Nor were these triumphs due in any sense to the efforts of any one of the self-constituted leaders who arrogate to themselves the right to "run" the party and distribute its honors according to their own sovereign pleasure. It is true, indeed, that the credit of these successes is claimed by one or more of these partisan autocrats, but the claim is as baseless as it is impudent. The victory was won by the local leaders, men of earnest but unselfish purpose, and strong in the confidence of the united party behind them.

It is time that the Republicans of the State should wake up to the fact that the party leadership of recent years has been neither representative nor effective, and that if disaster is to be avoided in the future, this leadership must be at once and forever discarded. We do not mean to impugn the integrity or sincerity of the men who have been in supreme control of the party, subordinating its interests to their personal views and accomplishing through it their personal policies. We only say they have led the party to defeat instead of victory, and that if we desire success the standard must in the future be transferred to other hands, and the party organization so remodeled as to secure for distinctive-ly party ends the fullest possible utilization of its resources.

It is easy to understand why the party has grown restive under the *régime* of recent years. Take a late incident by way of illustration. It is said that at a conference of certain leaders, held in this city, a slate was made up for delegates to the National Republican Convention, and that this delegation includes at least three of the gentlemen who participated in the conference. Such an incident as this inevitably aggravates party discontent. If such a conference has been held we can only say of it that it was an impertinence that ought to be decisively rebuked. What right have half a dozen gentlemen to steal into a corner and parcel out for the Republican party in this great State the delegates who are to represent it in a national convention? Are the rank and file of the party in sixty counties, represented in a State convention authoritatively assembled for the express purpose of selecting these delegates, to be strangled and denied all voice in the matter? Why have a State convention at all if its functions can be thus usurped by the "Big Four"?

We are only reflecting in these words the thought of tens of thousands of Republicans in all parts of this State.

This thought has asserted itself with more or less emphasis in some recent conflicts. We shall be disappointed if it does not find still more forceful expression in the coming convention at Albany. The Republicans of the State at large are not disposed, in the matter of the delegation to the National Convention, to "buy a pig in a poke." They have clearly-defined preferences as to the Presidency, and they propose to send men as delegates who can be relied upon to express these preferences. They have no idea at all of permitting any so-called leader to go to that convention without knowing where he stands and what he will do when he gets there.

THE MARKET PRICE OF A CORONET.

Poor Portugal! A crisis is at last imminent in the affairs of this misguided, sluggish, and faithless country. This embarrassment is the growth of years, and her method of meeting an obligation—borrowing from one set of hungry money-lenders to pay off another—has left her nothing to pledge as security. Hence her bankrupt condition. Portugal's present cabinet is up to its ears with economies and retrenchment, and reform has become the order of the day. First the King foregoes twenty per cent. of his official salary, and every royal servant, to the lowest subaltern, follows suit. The army and navy are being decimated for the same purpose; diplomatic and consular representatives at unimportant posts are being recalled, and almost everything required by the unhappy people, save the air they breathe, is being taxed with a ruthless hand.

The most ingenious phase of this taxation policy, probably, is the suggestion offered in good faith in the Parliament to levy on the titles and dignities which the heads of the House of Braganza have from time to time been pleased to bestow in recognition of personal merit, feats of arms and acts of courage, civic devotion, and all other public careers of a conspicuous character.

Late dispatches affirm that a decree will be shortly published declaring null and void all Portuguese titles and decorations on which a fee shall not have been paid before the end of 1892. "Since such a decree," the cablegram reads, "would affect almost every distinction granted for many years past, the amount of money it will produce is estimated at many hundreds of thousands of dollars."

If this decree is issued, picture the gathering next Christmas week, in the quaint capital on the Tagus, of the grand army of impecunious nobles and *decorées*, coming from every direction to surrender the coronets, orders, and medals upon which they cannot pay the impost! What an edifying spectacle for other nations founded on monarchical principles; and what encouragement for valor, loyalty, and heroism for Portugal's own people in thus placing a premium on the commonplace!

The schedule of fees has not yet been made public; when it is the world will be interested to learn what a first-class marquisate is considered worth, what the market value is of "strawberry leaves," and what the cost is for decorating the lapel of one's coat with the insignia of the Order of Jesus, or St. James of the Sword, or the Noble Order of the Tower.

The situation will be one that only a humorist's pen can depict.

Our good American Duchess di Montserrat, *née* Tennie C. Claffin, will hardly have her social position jeopardized by this fantastic law, for her husband, who bought the dukedom with the estate in Cintra, reaps a princely revenue from his lime-juice farm, ample for the maintenance of his Portuguese dukedom and his British knighthood as well.

It is only fair to Portuguese statesmen, however, to say that, as might be expected from the Opposition, the petty cheese-paring policy alluded to does not recommend itself, for to them the more comprehensive and dignified proposal to realize on Portugal's colonial possessions in Africa seems more appropriately to fit the present pressing emergency and avert the impending crash. The leaders of this party want to have the Delagoa Bay Railway paid for, and then sell the whole country of Mozambique to the English, who have long desired it.

THE DEMOCRATS AND SILVER COINAGE.

Two things have been very clearly established by the discussion in Congress on the silver question. The Democratic party is overwhelmingly in favor of unlimited silver coinage, and the Republican party is just as decisively against the policy which, if carried out, will bring disaster upon all our interests. In the House of Representatives, only sixty-eight Democrats out of a total of 235 voted in opposition to the resolution to compel the immediate consideration of the silver bill. If every Republican member had been present and had voted with the Democratic minority the silver men would still have had a dozen majority. There can be no doubt that the Bland bill will be passed by the House and sent to the Senate, where its fate will probably be doubtful. Should it pass that body also, it will remain for President Harrison to kill it by a veto. Fortunately for the country, there is no question at all that he will do so with decisive alacrity.

It is well that the hypocrisy of the Democratic professions on this important subject has been so clearly and

so opportunely exposed. No amount of prevarication or dodging can now relieve the party of the responsibility for its real opinions or secure to it the support of the friends of honest finance.

TOPICS OF THE WEEK.

COULD the Republicans of New York do better than send John W. Vrooman as one of the delegates-at-large from this State to the National Republican Convention?

AND now Mr. Watterson characterizes Mr. Cleveland as "no better as a tariff reformer than half a dozen persons who have an equal claim with him to the public confidence," and he adds that he ought to withdraw his name as a Presidential candidate. Mr. Watterson says this, too, under the guise of friendship. We fancy that Mr. Cleveland will be inclined to question the sincerity of this profession.

THE newspapers announce the arrival at this port of two hundred monkeys and baboons for the Barnum and Bailey show, and it is said that at least six hundred of these animals are imported for this concern every year. At the same time we notice that the managers are plastering the fences and dead walls all over the country with pictures of Mr. Barnum. Are we to infer from this that the "greatest show on earth" is to depend for future success upon a dead man's name and what the *Tribune* calls "putty-nosed and dog-faced monkeys and baboons"?

It looks as if the Kentucky lotteries are to be brought to book. The State has just instituted a suit against the Frankfort Lottery Company, which has offices in many of our principal cities, for violation of the constitution and the statute, and if the case shall be honestly and vigorously prosecuted there can be but one result. The charter of the company was declared forfeited by an act of the Legislature two years ago, but the law has been entirely ignored, as has also the provision of the new constitution, adopted eight months ago, forbidding lotteries and gift enterprises and prohibiting all legislative grants for such purposes. The lottery will, of course, fight for life to the very last, but it cannot long maintain itself against the rising tide of public opposition.

THE question of the punishment of the persons who engaged in the killing of the Italians in New Orleans is to be tried in the courts; suits for damages having been brought in the United States Circuit Court by the widows of some of the victims against the city and certain specified participants in the tragedy. These trials, if properly conducted, will probably settle the question of the responsibility of the municipality as well as of the individual defendants in the matter. It is certainly true that something should be done to put an end to the anomalous situation of this affair, and to determine whether there is or is not power enough in either the Federal government or the "sovereign State" of Louisiana to punish assaults upon life and property.

THE long and bitter contest over the prohibition law in Iowa has reached another decisive stage in the passage by the Legislature of a bill authorizing county option. Under this act each community will be enabled, upon petition of one-fifth of the legal voters, to settle the liquor question for itself by elections to be held not oftener than every five years. This is substantially the law which was in force in New Jersey for a year or so, and which worked so satisfactorily for the general public that the saloons compelled the Democratic party to repeal it. The Iowa law was passed by Democratic votes, supplemented by those of three Republicans. It remains to be seen whether the question will be taken out of politics by this action, or whether the Republicans, adhering to their support of prohibition, will continue the agitation along that line.

THE reciprocity policy steadily makes its way. One of the most notable triumphs of the principle is furnished in the completion of the new commercial treaty with France, which secures marked advantages to this country, France agreeing to apply the minimum tariff to American articles exported to that country. Meanwhile, the commercial convention between Spain and the United States has been approved, and almost simultaneously with the announcement of this fact the President proclaims the completion of negotiations for reciprocal trade with Nicaragua. As to the practical results of the new policy, the evidence is uniformly conclusive. Thus the increase in the exports of American flour to the Spanish West Indies during the past month, since the reduction of duties went into effect on January 1st last, was over six hundred per cent., and if the same ratios be maintained in this and other exports, the gain to American exporting interests will amount during the first year to some eight or nine million dollars. Facts like these have a persuasive power which no amount of partisan misrepresentation can overcome.



UNDERTAKERS WAITING FOR THE COMING OF THE TUG FROM THE ISLAND.



PATIENTS FROM QUARANTINED SHIP TURNED OVER TO THE RECEIVING-HOSPITAL.



NURSES GIVING INFORMATION TO VISITORS.



RECEIVING-HOSPITAL AT FOOT OF EAST SIXTEENTH STREET.

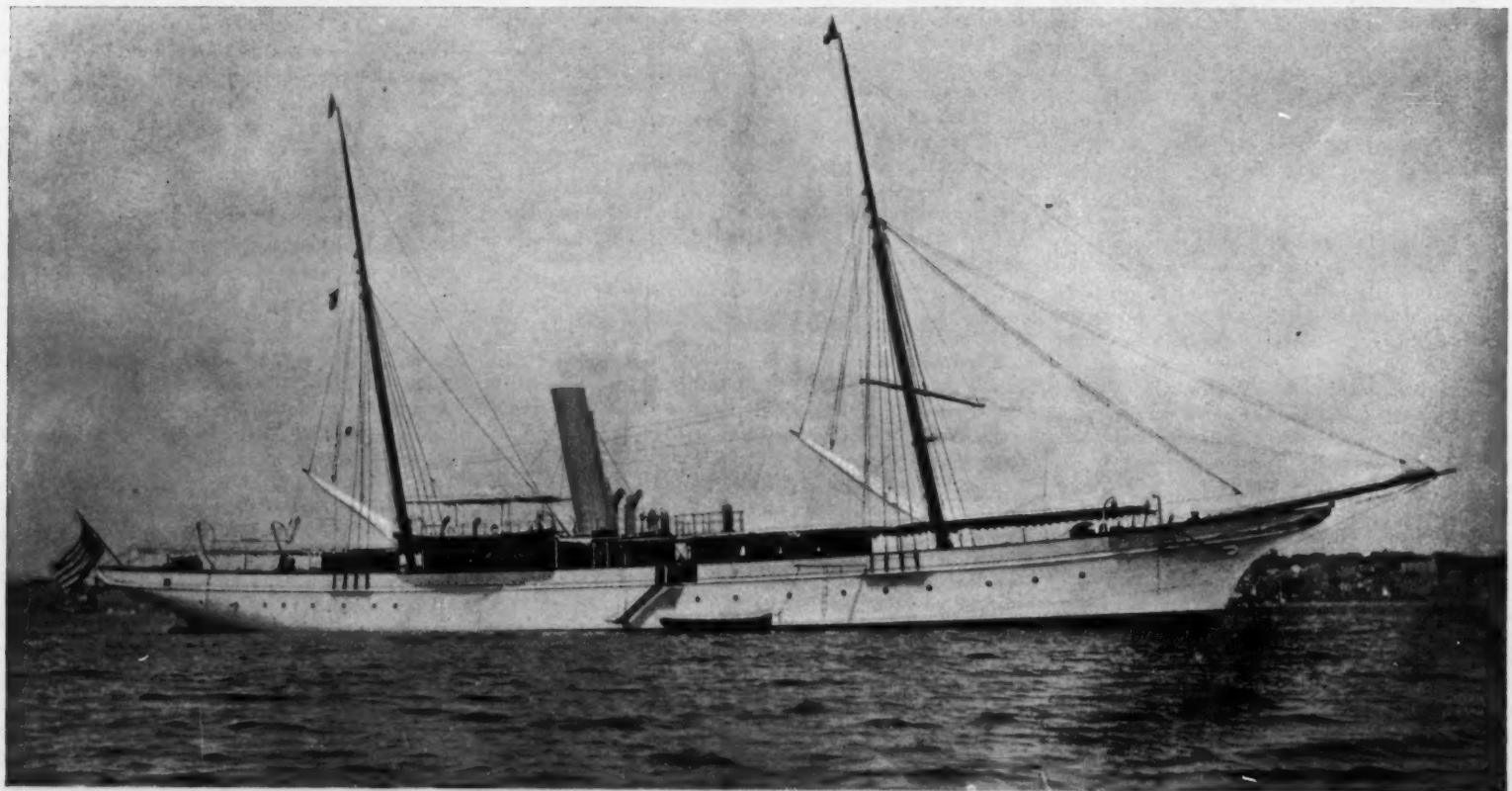


A PATIENT RETURNING FROM THE ISLAND, CURED.



INQUIRERS SEEKING INTELLIGENCE AS TO RELATIVES ON NORTH BROTHER ISLAND.

THE TYPHUS FEVER IN NEW YORK—SCENES AT THE FOOT OF EAST SIXTEENTH STREET.—FROM PHOTOGRAPHS BY HEMMEN.—[SEE PAGE 130.]



MR. F. W. VANDERBILT'S STEAM YACHT, THE "CONQUEROR."—[SEE PAGE 134.]



THE LITTLE OLD MAN.

BY INGRAM CROCKETT.

I AM a lawyer living in the town of B——. For some years it has been my habit, when at home, to spend at least one evening of the week with my bachelor friend S——, a fine, manly fellow, a good physician, an excellent talker; and, as our tastes were congenial, the hours we spent together were always pleasant.

One chilly evening, after several weeks' absence, as I entered his comfortable room at No. 20 —— Street, he greeted me with unwonted eagerness, even nervousness of manner.

"Sit down, W——," he exclaimed, pulling an easy-chair before the fire; "sit down. I have something remarkable to tell you."

"It must be remarkable," I replied, "that you rush into it without asking me how I am after an absence of three weeks."

"Sit down," he repeated, earnestly, at the same time almost pushing me into the chair, "and listen to me."

By this time I saw he was much agitated. His face was

pale, his hand trembled, and he glanced furtively at the door as if momentarily expecting some one to enter.

"Why, S——, what's the matter?" I said. "Don't talk now, you are certainly sick. Your hand is hot, you are feverish. Come, let me get something for you."

"No!" he replied, vehemently. "I'm not sick. Sit still. You remember our last conversation?"

"Let me see," I said. "Oh, yes; something about ghosts, wasn't it? I hope you haven't seen one?" I continued, half laughing.

"You shall judge for yourself," he answered, drawing his chair near mine and placing his hand on my arm.

"After you left I sat for some time before the fire puzzling my brain over the things we had discussed. At last, rousing myself, I rose from my chair and turned, with my back to the fire, when the door opened and a man entered the room. He

was quite singular looking—in height seemingly scarce five feet, with long, white, straggling beard and hair, and wrapped in an ample black cloak that nearly touched the floor. He stood a moment near the door, after carefully closing it, and then advanced with halting step toward me.

"I am not easily frightened, but there was something so curious about this little old man, and his manner of entering the room, that despite my efforts to be calm and regard him simply in the light of a patient seeking medical advice, my heart throbbed quicker, and there came over me that peculiar creeping sensation that invariably accompanies superstitious terror.

"To add to my fear the man's eyes seemed to fix on mine with mesmeric power. They impressed me like the eyes of some portraits that, no matter to what part of a room one may go, follow one continually. They were large and full of strange fire. Under their fascination I seemed to lose the power of speech.

I would have inquired why he had come in such a way, without knocking, at such time, and what he wanted. But instead of acting in this natural manner I stood motionless, while he, leaning upon a large, twisted staff, silently regarded me.

"How long I stood thus I do not know. The room faded from my sight. I saw nothing save that dark little figure.

"At last he spoke. I was like one waking from a dream.

"I am sorry to disturb you, sir," he said, "but I waited some time for an answer to my knock, and no one coming, I entered and found you asleep in your chair."

"You are dull of sight, sir," I replied, testily. "I was not asleep when you entered. On the contrary, I was standing looking toward the door, and if you knocked at all it must have been very lightly, or I would certainly have heard you. What can I do for you, sir?"

"He sat down, laid his large staff across his knees, and answered, gravely:

"My time is too precious, doctor, to waste in idle contention. I am here to consult you professionally. Pray sit down."

"I sat down opposite him and waited for him to continue.

"You see before you a man who has made a profound study of life. I am now seventy years old, and for forty years I have toiled incessantly to grasp the mystery of existence; to find that secret through whose protean power all things are."

"He paused and looked fixedly at me. I replied, composedly:

"You said your time was precious. So is mine. Tell me how I can serve you, or else I must ask to be alone."

"You are impatient," he said. "Your mission is to prevent death, but despite your knowledge, despite your appliances and your skill, you reach that point when failure stares you in the face, and instead of conquering you are conquered. Instead of sustaining the wings of life they droop before you, and you stand powerless, nay, cowering. But, once possessed of the *sesame* of existence, what a future lies before you! Then well might you be called the *Healer*. Ah," he added, shaking his head, "why will the world scorn the hand of her benefactor?"

"As he uttered these words he drew from his bosom a small piece of parchment, and continued, chucklingly:

"Aye, let them thrust me aside for a beggar, but I know! *The secret is mine, the secret is mine!*"

"I was now convinced the man was crazy. Although so much inferior in stature to myself, I well knew that under the excitement of madness men often show marvelous strength. I hastened to the door, but, to my horror, found it locked, and the key gone.

"Compose yourself, doctor," he said, in a quiet tone. "I have the key. Anticipating your agitation I determined to prevent you from putting me out of the room before I could make known to you the purpose of this visit, and so I locked the door. You think me insane because I am enthusiastic. I assure you I am not mad. You shall see that I am perfectly rational, and I beg you to hear me patiently yet a little longer, and then I will leave you."

"Sir," I said, "I ask no explanation from you, nor do I care to listen to anything further you may have to say. Give me that key! I do not want to use force with you, *but this room is mine*. You must leave it instantly!"

"Ah, doctor, you are unduly excited," he replied. "Grant me as a special favor a few words with you. You can have nothing to fear from one of my age."

"Be brief, then!" and advancing to the centre of the room I stood with my hand on the back of a heavy chair, so as not to be wholly defenseless should he attack me with a weapon.

"I will be as brief as you desire if you will be kind enough to tell me the chemical result of this formula," he said, placing in my hand the piece of parchment.

"I looked at it closely under the strong gas-light. It was blank on both sides. While I was examining it I felt that the man's eyes were riveted on me, but, determined not to be again overcome, I exerted my will, and said, sternly:

"This is folly; you must give up my key or take the consequences," and I tossed the parchment on the floor.

"With a cry he sprang forward and picked it up, and for a moment stood half menacing me with his heavy staff, and glaring at me with eyes into which I dared not look fully. Then he said, half smiling:

"You are too hasty, doctor. Hold the parchment up to the light!" and he again thrust it into my hand.

"I held it up to the gas-jet, my curiosity impelled by the man's persistency, and there in

clear characters I saw a smoking torch, and underneath, written out in full, the formula for compounding a deadly poison.

"What is it?" he asked, eagerly.

"Poison!" I replied.

"True; so far your knowledge is not at fault. And ten drops of that poison taken internally would produce—" he paused inquiringly.

"Death!" I answered.

"True again; but mixed with this"—he thrust his hand under his cloak and produced a small vial of white powder—"mixed with this, that which was death becomes life."

"Your riddle is not hard to read by those who know that under certain forms poisons may be made to minister to life."

"Ah, yes," he replied, with a lofty air; "but said I not a few moments since that you reach a point when death is triumphant and your knowledge and skill are unavailing?"

"You said what any child might repeat," I replied, hardly knowing what to say or what course to pursue with such a crackbrain.

"Aye," he answered, "and that has been repeated by the children of men since the dawn of creation. I come to them with hope. I say to them the body need not die."

"I needed no stronger proof that the man was as mad as a March hare. Perhaps by humoring him, I thought, I may get rid of him more easily than by resorting to violent means. I sat down and motioned him to a chair.

"Have you really discovered what thousands of philosophers have vainly looked for?" I said, when he was seated.

"Doctor," he said with much animation, "I am delighted to see you grow interested. I felt satisfied I should gain your interest when your suspicions were lulled. But you asked me a great question. Have I discovered where others have failed? You shall see. I have chosen you to be the first witness of my triumph. You shall see!"

"He unscrewed the top of his staff and took from it a small tin case, and from this a vial of dark-colored liquid.

"This is the poison of the parchment formula. Taken as it is, it produces death; combined with this powder," he held up the other vial, "it produces life."

"The assertion is easy; where is your proof?" I asked.

"You shall see!" he replied. "I have in this little box an ordinary candle-moth. It is dead. Do you think it can be made alive?"

"You have assured me I shall see," I replied. "If you can make this insect live perhaps I may believe."

"He immediately placed the box on a small table that he moved directly under the gaslight. He took up the vial of liquid and poured a drop on the table, then taking a small pair of silver scales from his pocket he proceeded, very carefully, to weigh a minute portion of the white powder.

"Behold and believe!" he said, proudly drawing himself up to his full height. With these words he sprinkled the powder upon the liquid and placed the moth in it. There was a slight effervescence, and instantly the moth rose in the air, buzzed around the gas a time or two, then blundered into the flame and fell to the floor.

"I was startled, but, despite my promise to believe, incredulous. 'The man is a trickster,' I thought, 'and would dupe me with his legerdemain.' I waited for him to speak.

"You have seen the result," he said, "do you still doubt?"

"I have seen that you are clever at sleight-of-hand, that is all," I answered, calmly.

"This is the way of the world, always incredulous," he replied, earnestly. "We wonder why those who behold the *Miracle-Worker* still remained unbelievers; yet while we condemn them we see with our own eyes and do not believe. You saw the dead insect laid upon the table; you saw it rise, filled with the energy of life; you saw it, blinded by the light, destroy itself in the flame and drop to the floor. All this you saw, and yet you call it sleight-of-hand. But I have one test left. If that is trickery you shall perform it."

"I was growing heartily tired of the whole thing, and alarmed lest it should end with hurt to one or both of us.

"I beg pardon if I have offended you," I said, soothingly; "these are very interesting experiments, but the hour is too late to continue them now. Let us postpone them till some other time, when I can be more fully at your service."

"No, doctor," he replied, doggedly, "I will not be cajoled in that way. To-night you must see the final triumph of knowledge over death."

"Very well, sir," I said, reluctantly, expecting to have to stay up all night with the man or else have a struggle with him; "very

well, sir. Proceed as rapidly as possible, if you insist on taking so much of my time."

"I will take but a moment longer, and this time you will be forced to believe, incredulous as you are."

"I will prepare proportions of the mixture, but you must make the application," he continued, at the same time weighing about ten times the quantity of white powder used in the first instance.

"But I have none of your cunning, your skill," I objected. "How can I assist in this experiment?"

"He held up his hand impressively.

"For a moment he busied himself pouring out the liquid and placing the powder near it, then, having arranged all to his satisfaction, he said:

"Everything is ready. At the proper moment all you have to do is to mix the powder with the liquid, as you saw me do when I gave life to the moth, and, while it effervesces, apply it to my nostrils."

"I do not understand you!" I said, amazed at his wild talk.

"But you will understand me when you see me lying lifeless at your feet. Yes," he continued, thrusting his hand in his bosom and drawing out a long, flashing knife, "I am willing to die, that you may know I have found the secret of life."

He threw his cloak from his shoulders, revealing an emaciated figure, and drew his arm back as if to plunge the knife into his heart.

"Madman!" I exclaimed, throwing myself upon him, "would you kill yourself?"

He struggled fiercely, but in the beginning of the struggle I had clutched his right arm, and now, using all my strength, with a desperate effort I succeeded in wrenching the knife from his hand.

"Wretch!" I said as he stood glaring at me, "I have saved your life!" At the same time I threw the drugs into the fire.

"He gave a despairing cry. There was a loud report that seemed to shake the building, a rosy flame shot out from the fireplace, filling the room, and I lost consciousness.

"When I recovered I was sitting in my chair with my head hanging heavily on one side."

Here S— paused, looked at the clock, that showed a quarter to eleven, then glanced at the door. I noticed that beads of perspiration stood on his brow and that he trembled violently. I rebuked myself for letting him talk when he was beyond question very unwell. But I had become interested in his dramatic recital of what was evidently a vivid dream, culminating in nightmare.

As those thoughts flashed through my mind S— looked at me full in the face and said: "What do you think of it?"

"Think of it!" I said, lightly. "Why, of course, S—, you have had a bad dream, and you were so impressed by it that you have woven it into a story for my benefit. Let's forget all about it. Prescribe for yourself. I will see you comfortably stowed away in bed, and will stay with you if you will let me nurse you."

"You are kind, W—," he answered, shaking his head. "You were always kind to me, but now you don't understand. How can you? I don't understand it myself. But of one thing I am sure, what I have told you was no dream."

"Why, S—," I said, surprised that sickness should have affected his unusually strong mind to such a degree, "you cannot believe the visit of that little old man was real?"

"There can be no doubt of it," he replied, "for every night since his first appearance he has continued to visit me regularly as the clock strikes eleven. You will see him yourself in a few moments and be convinced."

"Come, my friend," I said, taking him by the hand, "you must lie down."

"Not now, W—, not now. Bear with me in my folly—if it is folly—or, maybe, madness," he added, pressing his hand to his brow. "If he"—he pronounced the word with shuddering emphasis—"does not come at eleven I will lie down, and you shall see me sleep as sweetly as little child."

"Well, remember, then, at eleven you must lie down. We have only a few minutes to wait."

"Yes, only a few minutes," he repeated, and turning his chair he faced the door.

In silence we waited. At three minutes to eleven the clock gave the peculiar click so often heard when it nears the striking point. S— started nervously, and glanced over his shoulder at the dial.

"Three minutes, S—," I said, "and then you will go to sleep. Remember your promise!"

"Yes!" he answered, without taking his eyes from the door.

The clock ticked loudly—one—two—three; the wheels whirred, it commenced striking. I rose from my chair, when the door softly opened. S— crouched forward in the attitude of one

powerfully attracted toward an awful scene. He shook like an aspen.

"There!" he said in a hoarse whisper, pointing toward the door. "There, don't you see him?"

I looked, but could see nothing.

"S—," I pleaded, "don't act so, old friend; there's nothing there. The wind has blown the door open."

"No!" he cried, "I see him. He mocks me! He comes nearer! Help! He will murder me!"

Before I could interfere he rushed forward, clutched at the air, and fell headlong to the floor. I ran to his side, lifted him in my arms, but it was too late. The blood trickled from his mouth. He was dead.

THY CHARM.

Fair on thy shoulders white to see,
Is thy sun-kissed hair,
A silken snare,
Entangling me.

Soft and tender and bright thine eye,
The blue and the gray
Of an autumn day—
Of an autumn sky.

And, love, in thy velvet cheek I think
The pure lilies grow
And the roses blow,
All white and pink.

Thy slender form hath a willowy grace;
And a symmetry,
Careless and free,
Doth thee embrace.

But should all these from thee depart,
Still would remain,
The best again—
Thy loyal heart.

ANITA BELL CAREY.

THE TYPHUS FEVER IN NEW YORK.

THERE appears to be no longer any reason to fear the spread of typhus fever in New York. By the prompt and energetic action of the health department its invasion has been checked. Its victims, as well as the persons under suspicion, are now confined to the limits of North Brother Island, in the East River, opposite One Hundred and Thirty-eighth Street, whence the contagion is not likely to spread.

Like all previous appearances in the United States, this one is an importation, having been brought directly from Russia, where famine has brought about the low state of vitality that signifies its presence. Its original victims in this city were all Russian Jews. Persecuted by a pitiless despotism and driven from their homes, almost without a crust to take with them, their destitute and enfeebled condition caused them to fall an easy prey to the disease.

They came by way of Marseilles in the French steamer *Masilia*, which arrived in New York on the thirtieth of January with 717 steerage passengers aboard. Two hundred of these had been taken on at Naples, at which port the steamer stopped on the first of January. During the voyage across the Atlantic four of the passengers died; eleven others were sick on the arrival of the vessel in this port. Three of these had typhoid fever and were sent to Ellis Island. The complaints of the others attracted no attention. All the passengers were allowed to land; they occupied quarters in different parts of the city, the Russians finding accommodations in Essex and East Twelfth streets. It was at the latter place that the first case of typhus, on the tenth of February, was discovered. The disease was soon traced to its origin, and the health authorities immediately instituted a careful and energetic search of all the houses occupied by the passengers of the *Masilia*. Many new cases were found and were immediately transferred to North Brother Island. The persons exposed to the disease and thought likely to come down with it were taken there also.

The total number of cases reported since the fifth of February has been about 160. Of these about twenty-five per cent have been fatal. This is not regarded as an alarming mortality, which ranges from ten to fifty per cent. The disease is a very virulent one; it is particularly fatal to old people and young children. The age at which patients are most likely to recover, if they are naturally strong and vigorous, is thirty. With each ten years added there is an increase of mortality. The chances of recovery are greatly against persons above the age of fifty. The same is true of children under five. As is well known, of course, the fever is highly contagious, but not so much so as one might suppose. Infection is certain only when there is personal contact, or contact with infected clothes or bedding; or when a healthy person is shut up in an unventilated or ill-ventilated room with patients. The twenty persons not immigrants who have been stricken down in this city have been infected in one of these ways. In most cases they have slept in the

beds that have been occupied by suffering immigrants. The other victims were in unventilated rooms, breathing the air poisoned by the breath of the fever-stricken. Herein lies an important and characteristic difference between typhus and typhoid, infection from the former being through the air passages and that from the latter through the stomach and intestines. Another important difference is that a typhus attack is sudden and violent; the temperature goes at once up to 104 and stays there until death or recovery; it runs its natural course in fourteen days, although a fatal termination may come within four days. An attack from typhoid comes on slowly; a week or ten days may elapse before its presence is made certain; it runs its natural course in twenty-one days. Delirium marks both fevers; but in typhus it is more violent than in typhoid. The whole nervous system, which appears to be its seat, is subjected to a terrific shock. Sometimes the face and tongue become swollen to a most uncomfortable and disfiguring degree.

North Brother Island, where all the typhus patients have been taken, is the refuge for nearly all patients suffering from contagious diseases. It is reached by a small steamer always ready for service at the foot of East Sixteenth Street. No one, however, except persons having business there is permitted to visit it. It is low and flat and covers about fifteen acres. To prevent washing by steamers, bulkheads of stone have been built nearly all around the island. The buildings put up for the reception of patients and for other purposes number about twenty. Seven of them are now given up to typhus-fever patients. They are cheap wooden structures, one story in height and heated by steam. More expensive structures could not be torn down, burned up, and thus effectively disinfected. Great care is taken to keep them well ventilated, otherwise the nurses and physicians in attendance might become infected. As a rule, however, the nurses are persons who have had the fever, permitting them to enjoy almost absolute immunity from attack.

IN FASHION'S GLASS.

Any of our lady subscribers who are desirous of making purchases in New York through the mails, or any subscribers who intend visiting the city, will be cheerfully directed by the editor of the Fashion Department to the most desirable establishments, where their wants can be satisfactorily supplied; or she will make purchases for them without charge when their wishes are clearly specified.]

LET the wind blow never so coldly, and the snow fall never so thickly, we can still contemplate the purchase of new clothes. And although the edict has gone forth that contrasts in color shall be worn, we would fain look with a very favorable eye upon two shades of one color. In almost every instance this has a pleasing effect, while gray is a color tolerably easy of treatment, though in the blue and pink tints of gray it is a delusion and a snare. One of the prettiest combinations in gray is a dress of silver-gray cloth, with a vest, under-sleeves, and border of the skirt in gray silk poplin, only of a darker shade.

A charming street costume in wood brown is combined with broché velvet of an umber shade, which is used for the bodice and the skirt edge. There is a pretty zouave effect, which is acquired by drawing the fullness through a silver buckle on the chest, in an original manner. Some of the new cloth gowns prove how economical one may be if one chooses. One is made of the ever-popular blue serge. The skirt is lined throughout with satin, and the bodice, which hooks together invisibly under a pretty design of black braiding, is cut very short on the hips, and in a sort of swallow-tail at the back. The sleeves, which are not too full but just full enough, are neatly finished round the wrist with braiding. Another is somewhat less severe in style. It is made of black cloth, rather elaborately braided in black braid interwoven with a fine gold cord, while the turned-down rolled collar is lined with deep cardinal silk, which adds a somewhat picturesque touch.

The loose-fronted Empire gowns are very much in favor for evening wear, and besides their becomingness, the ease with which they are made is one good reason for their long reign of popularity. The simplest form requires only one width in the front, falling straight from the bust to the feet, and slightly gored beneath the arms, while the back is either gathered to hang from the shoulders, or tight-fitting with a Watteau pleat, the latter style being by far the most favored. This sort of dress should be made in a superior quality of silk, satin, poplin, or brocade, but as the sole trimming it requires is a fichu of fine lace or chiffon, with full puffs on the sleeves, the expense is still quite limited. There seems, too, to be a mad revival of the fancy for decorating the hair. Fillets of velvet passed round the coil, which is set well in the

middle of the head, have been worn for some time now, and so they are being replaced by strings of jewels and flowers. Besides these there are double bows of colored velvet which are fixed just at the top of the coil or twist of hair, which should be placed somewhat lower on the head, to terminate immediately above the nape of the neck. These bows are rather short, set outward in butterfly fashion, and the centre knot is transfixed with a jeweled buckle or ornament.

Among the newest spring hats none are



A PARIS CAPOTE.

more effective than those made of passementerie in silk or straw. They are trimmed most handsomely with ribbon, satin or moire being preferred to gros-grain. A dainty little capote is illustrated this week, and is made of black velvet, draped, with a border formed of a garland of violet buds; added to this is a knot of satin ribbon in foliage green, with an aigrette of black tips. The second illustration shows a pretty dinner corsage for a young lady. It is made of a fine quality of surah, with trimmings of rich guipure lace and satin ribbon. The bod-



DINNER BODICE.

ice fastens invisibly, and is cut down in a V at the back. The full sleeves are finished with satin bows, and the basques are decorated with pleatings of the silk. A bodice of this sort is most useful for all seasons of the year, and one generally has a few half-worn skirts which combine with a fancy bodice to make a really attractive costume.

Russian embroidery will be used with striking effect upon summer dresses of both batiste and lawn.

ELLA STARR.

SONG-BIRDS IN AMERICA.

THE fact that in California and several other of the Western States a project is now being scientifically carried out to import and acclimatize several species of European song-birds will probably lead to a similar undertaking in States bordering on the Atlantic seaboard, where the woods and pasture-lands are not as vocal as undoubtedly they might be made with adequate care and enterprise. It is indisputable that some favorite American song-birds are fast disappearing from their old haunts, and the two principal causes of this diminution are undoubtedly the amateur sportsman and the English sparrow. The lark, which nests in meadows along the coast, and the robin, which seeks the valleys of the interior, with their snow in winter and moisture in summer, are among the victims of the gun; while the linnet, which a few years ago was abundant in the Western States, and

was a familiar bird in suburban gardens, has fled before the pugnacious sparrow. A changing climate is an acknowledged factor in changing the fauna of a country, but on the Pacific coast the changes have been such as should encourage rather than discourage bird life. Since the great multiplication of orchards and vineyards in numerous States, especially in southern California, the rainfall in that section has greatly increased. Even in Oregon, which has a comparatively moist climate, there is no such wealth of song-birds as in the northern Atlantic States. A few public-spirited Oregonians have raised money to supply this deficiency of bird-song by importation, and similar organizations have already been formed in California. Remarkable it is that the English lark, which was introduced into the Eastern States some years ago, has never crossed the Rocky Mountains, nor has the Baltimore oriole; and several of the thrush family, such as the cat-bird, have not taken kindly to the Pacific slope.

LIFE INSURANCE.

I HAVE so many inquiries on my desk that I must devote this entire column to them. All letters will be answered as rapidly as room can be found for them.

EAGLE MILLS, N. Y., FEBRUARY 4TH, 1892. *The Hermit*:—I have recently read your answers to questions in regard to life insurance with much interest. Will you be kind enough to give your opinion in regard to the Good Templars' Mutual Benefit Association, Osburn House Block, Main Street, Rochester, N. Y.

Ans.—The Good Templars' Mutual Benefit Association of Rochester commenced business in 1888. Its total income in 1890 was a little over \$35,000, and its disbursements about \$500 more than its income. Its balance of net assets was about \$2,400, and it had losses resisted of nearly \$3,000. I should not advise any friend of mine to take a policy in a company that makes such a statement.

HOUSTON, TEXAS, FEBRUARY 9TH, 1892. *The Hermit*:—Will you kindly inform me, through your paper, as to the standing and their chances of paying all demands against them of the benevolent society known as The Sons and Daughters of America. Supreme Council being in the State of Massachusetts. You will oblige Yours truly, W. A. H.

Ans.—The Sons and Daughters of America, if I am properly informed, is one of the seven-year bond orders. If so, I would not care to recommend it to my readers. Beware of anything that offers you more than you should naturally get in return for your money. This reply will also answer the inquiry of "B. T. of Luling, La.

RIVERHEAD, L. I., FEBRUARY 10TH, 1892. *The Hermit*:—Will you kindly state through the *Leslie's* what your opinion is in regard to the Royal Arcanum as an insurance for a young man of twenty-five and oblige Yours truly, K. A. F.

Ans.—The Royal Arcanum is one of the largest fraternal or benevolent insurance societies in existence. It has been quite successful and has been in existence since 1877. It makes an excellent showing, for a company of the fraternal benefit order, but its reserve is not large—in fact, it does not pretend to keep much of a reserve. It is cheap because it applies its assessments almost entirely to meet its death losses. I regard the Royal Arcanum as one of the best of the fraternal orders, but so far as security is concerned it cannot rank with the well-established old-line companies like the New York Life, Mutual Life and Equitable Life, or the Home Life of 254 Broadway, New York. This must not be confounded with other companies bearing the name of Home, which do not compare with it in stability.

TRENTON, OHIO, FEBRUARY 13TH, 1892. *To The Hermit*:—In the year 1869 I took out an insurance on my life in the Charter Oak Life Insurance Co., of Hartford, Conn. From causes unknown to me the company met with adversity, and in 1886 went into the hands of Isaac W. Brooker and Edmund A. Stedman, Receivers. All policies were "scaled" or reduced two-fifths (forty per cent.). Will you please inform me through your paper whatever became of the above named insurance company? SUBSCRIBER.

Ans.—I advise "Subscriber" to address his inquiry to the Superintendent of Insurance at Hartford, Conn. I have answered similar inquiries before. If there is any recourse, the Superintendent of Insurance will be better qualified to state what it is then I am.

NORWICH, CONN., FEBRUARY 8TH, 1892. *The Hermit*:—Please inform me if the order of the American Fraternal Circle of Baltimore City is good for anything. I am a member of one year's standing, and I am seriously considering whether to drop out or not. Do you think that I should? Yours respectfully, G. G.

Ans.—The American Fraternal Circle is not an order I can recommend as the best for G. G. This will also be a sufficient reply for E. T. B., of Norwich, Conn.

FEBRUARY 18TH, 1892. *The Hermit*:—Would you recommend a young man taking out a tontine policy in some good company, or continue as I am doing at present, making weekly trips to the Emigrant's Savings Bank? What do you consider will bring the best results for say ten years? An answer will greatly oblige.

Very respectfully, ANTI-POVERTY.

Ans.—It depends upon his circumstances. If he is abundantly able to take care of himself and has no one dependent upon him for support he is safe in doing precisely what he now does. If, however, he is inclined to spend his money, or has a wife or children or parents dependent upon him, a tontine policy or insurance of the investment class—in fact, of any kind—would be advisable. I will give him further information if this is not sufficient.

PETERSVILLE, IND., FEBRUARY 9TH, 1892. *The Hermit*:—I have a policy in the United States Benevolent Fraternity. Will you be kind enough to inform me, through your columns, what you know of this company? Its headquarters are at Baltimore, Md. Also give me the standing of the Aetna Life Insurance Company of Hartford, Conn. Yours, B. D. W.

Ans.—The United States Benevolent Fraternity is a small company of the fraternal and benevolent order. During the year 1890 its total income was about \$79,500, while its disbursements were over \$71,000. It reported cash on hand at the close of that year of only \$11,000. A company like this could not stand a very severe storm. Its success must depend upon its man-

agement. The Aetna Life of Hartford, Conn., is an old company with many friends and not a few enemies. I should prefer insurance in one of the three great New York companies to the Aetna Life.

PRORIA, ILL., FEBRUARY 15TH, 1892. *The Hermit*:—Will you kindly inform me as to the standing and probable success of the Bankers' Life Association of St. Paul, Minn.? It is an assessment company, and claims to insure only bankers and commercial business men. Respectfully, A. F.

Ans.—The Bankers' Life Association of St. Paul is a very successful assessment concern. It is small, but has a good balance of ledger assets and an economical management. Its success will depend entirely upon whether this management continues.

JERSEY CITY, N. J. *Hermit*:—Will you kindly name a good lawyer (one moderate in charge) to collect a claim against one of our New York assessment companies? Claim is a just one, but they do not want to pay. Yours truly, CONSTANT READER.

Ans.—I suggest that "Constant Reader" communicate with some lawyer in Jersey City. He can consult his own lawyer if he has one, and that will be far more satisfactory than anything I can do for him. Every lawyer of standing has means of placing himself in communication with good lawyers in any part of the country.

A correspondent in Grand Island, Neb., who wishes to be placed in communication with a reliable insurance agent, will hear from me by letter.

The Hermit.

A GREAT CORPORATION.

THE annual report of the Pennsylvania Railroad Company supplies a most interesting exhibit of the enormous business operations of that great corporation. The gross earnings on the entire system, east and west of Pittsburgh, during last year reached the colossal total of \$134,254,612, or a little more than two and a half million dollars a week, while the net earnings amounted to \$42,434,852—both the gross and net earnings being larger than in any previous year in the company's history. The number of passengers carried during the year was 86,934,517, which was an increase of 2,800,000 over the year previous. The number of tons of freight moved was 129,992,599. There was expended upon the main line between New York and Pittsburgh the sum of \$5,044,576, and the report states that the policy of improvement will this year be extended to the western lines, where between six and seven million dollars will be expended in betterments to meet the increasing traffic and the exceptional demands that will arise in connection with the Columbian Exposition. The prosperity of "The Pennsylvania" is largely due to the fact that it keeps abreast, at all times, with the demands upon it, and adjusts its policy with reference to securing to its patrons the maximum of comfort and convenience. Its influence and example have done very much to elevate and improve the standard of railway management and heighten the safety of railway travel in this country.

THE MERCIER DOWNFALL.

THE recent elections in the province of Quebec resulted in the overwhelming defeat of the Mercier party, the returns showing the choice of only fifteen Mercier candidates out of a total of seventy-three members. Four members of the late Mercier government were defeated, and M. Mercier himself was re-elected by only three hundred and fifty majority. The majority of the Conservatives in the new house will be thirty-eight, without including the independents. In the old Legislature M. Mercier had a majority of twenty-eight. M. Mercier is so greatly humiliated by his defeat that he has resigned his seat in the Legislature and issued a circular to his friends in which he charges the result to the calumny of his enemies. Meanwhile those enemies are calling for his arrest and punishment for participation in the scandalously corrupt operations of certain members.

M. MERCIER.

of his administration. So intense is the feeling against him that it is believed his resignation will not be accepted, but that, on the contrary, he will be expelled. His intimate friends allege that he is greatly exhausted by the excitements of the canvass, and that it is doubtful whether he will ever again take a prominent part in public life, even should opportunity be afforded him to do so. He is a member of a prosperous law firm, and it is said he will resume the practice of his profession. There has not been in recent years in Canadian politics a more signal overthrow of any government than that which is here recorded.





THE DEBATE ON THE SILVER QUESTION IN THE HOUSE OF REPRESENTATIVES, MARCH 8TH—SOME OF THE PROMINENT PARTICIPANTS.
DRAWN BY B. WEST CLINEINST.—[SEE PAGE 135.]



1. A GROUP OF MINERS' HUTS. 2. AT THE ORE DOCKS, TWO HARBORS. 3. EXCAVATION FROM WHICH ORE HAS BEEN TAKEN. 4. A TYPICAL STREET IN A MINING VILLAGE. 5. SCENE ON SUPERIOR STREET, DULUTH, DURING THE SPECULATIVE EXCITEMENT. 6. GLIMPSE OF THE PINE REGION IN WHICH ORE IS FOUND—CLEARING THE WOODS.

SCENES IN THE MESABI IRON REGION OF MINNESOTA—THE SPECULATING CRAZE IN DULUTH.—DRAWN BY E. J. MEKKER FROM PHOTOGRAPHS.—[SEE PAGE 135.]

THE COMING PHYSICAL TRANSFORMATION OF THE EARTH.

A SCIENTIFIC STUDY OF THE MILLENNIUM.

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II.

HOW THE WORLD WAS MADE. (FROM
SCRIPTURE.)

THE opening statement of the book of Genesis contains no allusion to time. It is simply an announcement that, "In the beginning God created the heavens and the earth." Following this, after what lapse of time we know not, we are told, "And the earth was without form, and void; and darkness was upon the face of the deep." The expression "without form, and void" (Heb., "Tohu va bohu,") has in it the significance not merely of chaos, but of ruin, as if a previous orderly arrangement had been destroyed. We can see at once the suggestion, from the scientific theory just laid out, of a previous age which had been abruptly overthrown by a widespread destruction, such as would be occasioned by the downfall of one of the rings or belts referred to. Suppose another ring had come down and flattened out into a belt, forming a roof round the tropic and temperate regions of the earth, at a great distance from it. The waters of this belt had mixed with them a great deal of solid matter, such as the lighter earths, lime, carbon, or soot. The presence of the latter in great quantity is *assured* from the fact that this world was once a burning, and consequently a smoking, world or mass. But the presence of all this solid matter in this watery canopy would have rendered it opaque, and therefore impervious to the light of the sun. So we read that "darkness was upon the face of the deep." This word "deep" distinctly signifies the upper deep of the firmament, and had no reference to the ocean or sea.

The next sentence declares, "And the Spirit of God moved (or brooded) upon the face of the waters. And God said, Let there be light, and there was light." Remembering that the outermost surface of the planet, in such a state, was composed of watery vapor, surcharged with opaque solid matter, we can understand that the "moving" of the Spirit may refer to the falling away toward the polar regions of much of this solid material, especially the heavier portions; and when a sufficient quantity of these opaque matters had drifted away and fallen toward the poles, the overhanging canopy of vapors became sufficiently clear to allow the light of the sun to penetrate it, "and there was light." The sun itself, as a distinct orb, of course could not yet be seen; but its light penetrated the canopy of waters overhead and lit them up, as a stained-glass window is illuminated by the light without. Light was transmitted, therefore, and visible, while the source of that light, or the sun, was yet unseen. It will be easily understood, without going further, that according to this simple operation of the nebular hypothesis, that light would *necessarily* have been visible *before* the sun.

Next we read that "God saw the light, that it was good: and God divided the light from the darkness" (between the light and between the darkness). The surface of the planets Jupiter and Saturn at present cannot be seen because of the overhanging belts which cover the major portions of their faces. (See Figs. 1 and 2 in my first article.) These belts, however, appear streaked or divided by bands of alternately light and dark. So, in the overhanging canopy of waters, still charged with some solid matter, a similar appearance was likely to exist; streaks of dark carbon, or other substance, alternating with brighter bands of illuminated waters.

But again, to an observer standing anywhere in the north tropical regions, or in the north temperate regions, and looking toward the pole, there would be visible a portion of the polar sky uncovered by the watery roof. In the general latitude of New York and Philadelphia the pole star is seen at an elevation of some forty degrees above the horizon. Of course this star would have been always uncovered, as nothing could have remained poised in the polar heavens, as there was no centrifugal force there to resist gravity; and for some distance round the pole the same would be true. So, to an observer in these latitudes the roof of watery vapor would have seemed to come to an end in the northern heavens; its terminal edge taking the shape of a vast rainbow, or horseshoe, arching over the pole star and including a portion of the northern sky. During the night, of course, these heavens would have been dark, and the brilliantly illuminated watery covering of the rest of the sky was very sharply separated from it—"the light divided from the darkness."

Let us hasten on. "And the evening and the

morning were the first day." Notice that both evening and morning were called "day." Referring to our scientific theory, we see that under such a roof of watery vapor, illuminated by the sun from without, such a thing as a dark night would have been impossible. It is a property of light, when once caught within a mass of curving water, to follow that curve, by the laws of refraction. The beautiful experiment, already alluded to, often used in scientific lectures illustrates this principle. A beam from an electric lamp is directed through a glass plate in a vessel of water, so as to strike an orifice in the other side, from which a jet of water is allowed to issue and fall into a tub. The light is caught in the descending water and perfectly imprisoned there, turning the entire stream into the appearance of molten metal, or golden fire, and even lighting up the waters of the tub itself into which the stream falls, until it also resembles fire. So the light of the sun, striking the great encircling canopy of waters around the earth, would have been carried in the curve of these waters clear around the entire circle. This is simple scientific fact. Some loss of light, however, would occur in the progress, so that always on the side nearer the sun the light would be much brighter than on the other. Upon the near side, however, if the water canopy was tolerably clear, the light would be very much brighter than that afforded by our full moon, and of course, therefore, nothing like night, as we now know it, could have been known. There was, therefore, eternal day in such a world, and the language of Genesis is that "evening and morning" were both "day."

Next we read, "And God said, Let there be a firmament (expansion) in the midst of the waters, and let it divide the waters from the waters. And God made the firmament, and divided the waters which were under the firmament from the waters which were above the firmament; . . . and God called the firmament heaven." Our scientific law informs us that a whirling globe surrounded by rings must necessarily see these rings separate, as in the case of Saturn at the present time. Round that planet there are perhaps four rings; and between these lies a distance or "expansion." The innermost ring of Saturn is watery vapor, and the outer probably congealed vapor. It is, therefore, scientifically correct to say that at this time there is a firmament or expansion between the waters that are beneath the firmament and the waters that are above it, in the case of the planet Saturn. So the rings above the earth must have separated, and quite an expansion stretched between the waters that were nearest the earth and those that were still farther off. As we see, *this is the precise language of the text*. In Psalm cxlviii., 4, the writer speaks of "the waters that are above the heavens."

Now God said, "Let the waters under the heaven be gathered together unto one place, and let the dry land appear: and it was so. And God called the dry land earth; and the gathering together of the waters called he seas." Where were the waters *before* they were "gathered together"? Where were they *before* they were called "seas"? If they had been on the earth they would always have been more or less "gathered together." While gravitation operates you cannot get the ocean to scatter itself about in patches over the land. But the very language involves the thought of a ring of waters. A ring is not "in one place"; it surrounds the whole earth. But break that ring, and let it fall, and at once its waters flow down into the hollows of the earth, and "gather together unto one place." After the firmament had been formed the innermost ring of watery vapor, or the waters under the firmament, sooner or later fell to the earth, and, having so fallen, necessarily congregated in the lower portions of the earth, occupying probably the bottom of the present ocean. As we have already seen in the introduction, the present oceans are very much deeper than they were in preadamite times, and hence these earlier waters must have been much smaller in extent than we see them at present.

The next point we shall notice is in the fourteenth verse. "And God said, Let there be lights in the firmament of the heaven to divide the day from the night; and let them be for signs, and for seasons, and for days, and years; and let them be for lights in the firmament of the heaven to give light upon the earth: and it was so. And God made two great lights; the greater light to rule the day, and the lesser light to rule the night: he made the stars also."

The word translated "lights" means more

properly "light-bearers"—that which bears, transmits or carries the light. No mention is here made of the sun or moon, as has been repeatedly noticed by skeptics and higher critics. In fact, the sun and moon are not mentioned at all in Genesis until after the flood. The Hebrew words for sun and moon are just as distinct as our English terms; but they were not used at all. The omission is significant. As we have already seen, under such a roof of vapor, which always stood over the torrid zone of the earth, the sun could not have been directly seen. The light, however, did appear, and, as we have already shown, this light would have been continuous during the twenty-four hours, always greater on the side nearer the sun, and less on the side away from it. In these last verses the indication is of a *great increase* in the primeval light which penetrated the watery canopy. Hence a corresponding or an antecedent downfall of solid matter from the solid roof, thus glorifying it, or making it transparent. The language of the text is exact. "The greater light for the day; the lesser light for the night." Always a "light," never a dark night. I have said a reason existed for the increase of light in the "antecedent downfall" of vapor and solid matter. But notice, we have just seen that "the waters under the firmament" did fall down, and formed the beginning of the present "seas." Before they fell, however, there was a watery roof over the earth, then an "expansion," and then more "waters above the expansion." It is easy to see that for much light to penetrate a mass of watery vapor, then travel through a space or expansion, and finally penetrate another watery roof, would result in much loss. But when the inner or nearer roof broke up and fell, a great increase in light was the immediate result; especially when we remember that this inner roof must have contained the heavier solids, since heavier bodies fall first. The scientific necessity, therefore, was, first a little light, then a downfall of one roof of vapor with much solid opaque matter, and a consequent great increase of light.

Again, the stars are mentioned, and the old query comes up, "Why should stars be referred to before the sun and moon?" Reverting to our theory, we see at once that while the sun and moon, which stood over the tropical regions of the earth, were hidden by the watery roof, the stars of the polar regions were perfectly visible in the dark northern archway of the polar heavens already referred to.

Passing on to the second chapter of Genesis and the fifth verse, we read a significant statement. The text declares that the Lord God "made every plant of the field before it was in the earth, and every herb of the field before it grew." If these were made before they were in the earth they must have been above it in the overhanging vapors. No other conclusion is admissible. But geology assures us that the life of each age came in with the beginning of that age, and that the life of the preceding age was in every case destroyed suddenly by some unknown cause. In the downfall of one of these watery rings, charged with solid matter of various kinds, we can see at once the cause thus sought for by the geologists for the destruction of the previous age, and can readily conceive that with these falling waters came down the life germs for the new age or era. *If life exists now in an environment to which it is adapted, so it must have been always.* Darwin and others tell us of strange showers of small spiders coming down out of the air, which after a short sojourn on the earth spin a sort of gossamer parachute and sail away into the air again, in the upper regions of which they undoubtedly live and exist. He and others speak of "cosmic showers" of germs, which have fallen over millions of square miles of the earth's surface. If spiders can live now in the upper air, manifestly life germs could have existed in the watery vapors overhanging the earth; and, of course, such germs must have been of a kind adapted to their environment. But they were not yet "in the earth," and were not yet "growing"; so the text tells us that God made them "before they were in the earth," and "before they grew." Is not this exactly scientific, no matter who wrote it?

I am giving but a mere skeleton here, and caution the reader to dwell at length upon these various points in order to appreciate their weight. The volume of evidence, *from the geological standpoint*, bearing upon these things, found in Professor Vail's book, "The Earth's Annular System," is astonishingly large, but, of course, cannot be more than alluded to here.

Next we find the statement that "the Lord God had not caused it to rain upon the earth, but there went up a mist from the earth, and watered the whole face of the ground." Under our greenhouse roof there could be no direct evaporation, and no formation of rain-clouds as

we have at present, because the direct rays of the sun did not penetrate. There was, therefore, no rain. But under such a roof there would be a very great dissemination of moisture, just as we see in our greenhouses to-day; moisture probably descending somewhat from the vapors overhead, and rising from the earth beneath. *An extraordinary confirmation of the accuracy of the text at this point has just come to my hand.* My friend Lieutenant Totten handed me, the other day, the official report of the experiments conducted at Amherst College ten years ago to ascertain the real source of the dew. These experiments have utterly overthrown the accepted notion that the dew is condensed upon the earth from the warmer air. The scientific gentlemen conducting these experiments discovered, by careful tests through a series of months, that the surface of the ground is always warmer than the layer of the atmosphere next to it, and therefore by no possibility can the ground act as the ice-pitcher does in a warm room. Following out their experiments they made the discovery that the ground itself loses a vast amount of moisture during the night. They determined the exact amount of dew and moisture that came up out of the ground in an acre. On some nights this amounted to eight hundred barrels of water to the acre. This was ascertained by inclosing a certain amount of earth in a tight box, and weighing this repeatedly morning and evening, the loss of weight showing the amount of moisture evaporated. The declaration of science, then, *at this late date*, is that the dew *comes up out of the ground* and is condensed upon its surface by the colder atmosphere lying above it. As soon as I had read this valuable paper I went at once to the various authorities to ascertain the exact literal reading of this passage in Genesis. Before doing so I told a friend that I expected to find that the expression in Hebrew contained the thought of the dew coming up out of the ground, *in which it had previously been*. I need scarcely say that this is the exact truth. I here appeal to the reader to consider that, no matter who wrote this record, a great scientific test, perhaps impossible until the last ten years, applied at this point, shows beyond all controversy that he wrote down the exact truth. "There came up mist or dew out of the earth and watered its surface."

Will some Ingersoll rise and explain how in the world Moses ever made such "MISTAKES" as these?

R. Kelso Carter

THE STEAM YACHT "CONQUEROR."

MR. F. W. VANDERBILT spent \$77,750 when he purchased the *Conqueror* in England. She was a very cheap boat, considering the complete reliability of her structure, her excellent model, and the fact that she is 203 feet over all. It is doubtful if anybody bearing the expensive name of Vanderbilt could have had the same boat built in this country for treble the money. But although he bought her at a bargain, second-hand, through an agent, he did not propose to pay a duty of \$34,987.50 for the privilege of bringing a foreign keel into these waters. This was the amount claimed by the collector of customs when he rated her as "a manufacture composed wholly or in part of iron or steel," and took forcible possession of her under direction from the Treasury. And now, although the *Conqueror* is a craft of peculiar merits, that may with safety, speed, and comfort circumnavigate the globe, her especial importance to the yachting public rests at present on one fact, namely, that in her case, now before the courts, will be decided the question as to whether or not duty on imported foreign yachts must be paid.

To follow all the ramifications of the entanglement which daily wound like a Gordian sash around this craft, one would require the golden thread of the fable and the sinuosity of a Philadelphia lawyer's mind. To remove her from the custody of the collector an attachment was issued, which failed to adhere. Then a second, called an "alias" writ, proved as useless as an ungummed postage-stamp, perhaps owing to the general suspicion which an alias creates. Then a "pluris" attachment was filed, which in its suggestion of plurality perhaps means a general broadside. Anyway, it had the desired effect. The collector then appealed against his being thus deprived of the yacht's custody, but the Supreme Court refused to interfere. And now, until Judge Benedict gives his judgment on the vital question at issue, which is awaited with much anxiety, he has granted Mr. Vanderbilt the use of his yacht; and, to provide for her being produced when so ordered by the court,

the owner and Mr. Chauncey M. Depew have given their joint and several bond, in which they both take oath that they are worth the sum of \$150,000, "all their debts being first paid." This is all very well; but Mr. Depew apparently forgets what he owes the nation for listening to his jokes. STINSON JARVIS.

MINNESOTA'S MINERAL WEALTH.

THE IRON MINES OF THE MESABI RANGE.

On a day in June in the summer of 1891 a swift-circling cyclone, passing through a great pine forest in the most northern portion of the United States, uprooted a stalwart tree which had defied the blasts of the century. I stood the other day knee deep in the snow at the roots of this fallen giant. Miles upon miles away in all directions stretched the vast pine forest, its splendid colonnaded temple as yet untouched by the vandal hand of man. The roots of the great tree had been securely fixed in the stony soil, and, in yielding to the fury of the storm, had pulled up a large quantity of earth. The rare sunshine of a crisp March day disclosed a single splash of red upon the brownish soil: in that red patch of earth lies, if all signs fail not, the promise of untold millions of treasure. A wandering prospector, spent with toil but not yet vanquished in the fight, passed this way one day a few months after the noble pine had yielded to the storm. He saw the red signal, and his keen, practiced eye told him what he might find. He went to work as soon as help could be secured: the pits dug showed the signs of a splendid iron-ore deposit; the gentlemen owning or leasing the land organized companies at once, and the mines of the Mesabi were as much an assured fact as any mines may be which, though undeveloped, have yet successfully passed trying tests.

The Mesabi range, on which this discovery has been made, is located in the State of Minnesota. It seems like trifling with truth to say that Minnesota, the State of splendid wheat areas and magnificent forests of pine, and of unlimited dairying interests, has the finest and most important iron mines in America. You speak to an easterner of Minnesota, and he thinks of saw mills or flour mills or wheat fields or pine forests. Tell him that the iron world and the steel world look largely Minnesotawards to-day for their supplies, and he is apt to pronounce you an optimistic enthusiast, to mention no more satirical term.

The fact is, however, that Minnesota is leading America, and, for that matter, the world in the production of iron. For many years it had been known that iron ore existed in the northeastern portion of the State, in that locality which may be roughly bounded by the Canadian boundary, Lake Superior, and a line drawn from the city of Duluth around to the Canadian line via the head-waters of the Mississippi. About ten years ago the actual facts in all the many mysterious tales of the iron regions began to take tangible shape. A company of strong men was organized to develop the mines at Tower and Ely, two pine-forest points about ten miles from the Canadian border in a line nearly due north from the city of Duluth. The ore was found of splendid quality, being very low in phosphorus, and assaying the proper percentage of pure iron to be most easily and cheaply converted into Bessemer steel. Some of the ore had seventy per cent. of pure iron, much of it sixty-six to sixty-eight, comparatively a small amount fifty-eight to sixty-two. The ore was easily mined, being generally a red, crumbling mass which could be taken out handily with shovel and pick. A railroad, the Duluth and Iron Range, was built, ore docks were erected at Two Harbors, a point on Lake Superior about thirty-five miles above Duluth, and the shipment of ore began down the railroad to Two Harbors, thence by barge or steamer to Cleveland or Chicago to be melted. Since the first actual work done—in 1884—about five million tons of ore have been taken out of the mines at Tower and Ely, and it is said that the supply shows no appreciable signs of exhaustion. This ore sells in Cleveland at from \$5 to \$5.50, or possibly \$5.75 per ton. Really, with this light on the matter it begins to look as though this favored State could produce something besides flour and pine and sweet yellow butter. It need not be said that the projectors of the mines at Tower and Ely have made, and are still making, ample fortunes.

It was known that, from the station called Mesabi on the Duluth and Iron Range, about fifteen miles from Tower, another range of iron-bearing land was to be found. Prospectors had been at work; the State geologist, Mr. N. H. Winchell, had made investigations, based upon scientific principles, which indicated a vast amount of

iron-bearing land; there was proof at all points that the Mesabi range was to be known some day as a rich iron region. It has been shown by investigations that there is a slender ore-bearing strip of land, varying in width from 600 feet to a half-mile, running southwest from Mesabi a distance of about forty miles. From a point about twelve miles out from Mesabi to another point, say twelve miles further on, the ore has been found in wonderful quantities. It may be said, in passing, as a matter of interest, that the Mesabi range is the backbone of this portion of the continent, the rivers flowing north from this ridge to Hudson's Bay and south to the Gulf of Mexico.

The ore is found in the midst of a magnificent pine forest which, so far, has been untouched by the lumbermen. The prospectors dig with pick and shovel, and generally from two to fifteen feet below the surface they find the precious ore. In order to guard against running into "pockets" these wells are sunk at short distances all along the lead of ore. The ore vein varies in thickness from ten to sixty feet. Some idea of the magnitude of the mines may be gleaned from this: One prominent company measures up by means of its various wells or pits 3,000,000 tons of ore. It is done with as much certainty, the mine dealers show you, as a farmer will measure his granaried grain. A railroad is being built from Duluth to the Mesabi range, another one is projected, and the Duluth and Iron Range road has surveyed a spur from Mesabi station to the new mines. It should be explained that every alternate section of land in this region belongs to the State and is known as "school land." This land is of great value for mining purposes. It is leased under conditions, the State receiving in return for the lease a royalty of twenty-five cents upon every ton of ore mined. This will be the source of a vast amount of revenue to the State. Each one of the companies organized must pay a large fee for organization, fifty cents per \$1,000 of stock up to a certain sum, and a lesser amount after that.

Naturally enough, as soon as the Mesabi range came into prominence many new companies began organization. At the present time there are forty-nine companies fully incorporated and on the market, their combined capital stock amounting to \$112,000,000. The companies are stocked from \$1,000,000 to \$6,000,000 each.

When it became evident that the mines of the Mesabi range were even more important than those of the Vermilion range at Tower and Ely, the most natural thing in the world occurred—the speculator entered the field. The city of Duluth, in the few weeks just past, has been the focal point of much excitement. Reputable stocks have been bought and sold on the market, but there has been also considerable out-and-out gambling, which, unless the newly organized Mining Exchange is able to suppress it, bids fair to grow to dangerous proportions. There is nothing else talked of but mines, mines, mines. The city of Duluth is full of strangers from all over the country, flocking in to buy and sell—and speculate—surely such good and honorable words as "buy" and "sell" shall never be found keeping company with the rascally "speculate." Take, for instance, as a sample scene, the big rotunda of the Spaulding after the evening dinner hour. The room is packed to suffocation with a pushing, pulling, jostling crowd, making deals, talking new companies, telling fabulous tales of some new find, gossiping about the morrow's market, discussing the new company whose stock, so 'tis rumored, will be put on the market on the next day. All day long this crowd has been buying and selling on the lower floor of the Chamber of Commerce building, a sort of improvised mining board. So rapid has been the growth of interest that no common quarters will supply the room needed, so the crowds surge out on the pavement; on some days, when the excitement runs higher, packing the street in front and making pedestrian passage well nigh an impossibility.

The gambling feature of this new mining region may not be novel, but it certainly is interesting. Companies are formed and the stock listed when there isn't an ounce of ore within gun-shot of the "mine." A block of the stock will be placed on the market, say \$250,000 or \$300,000 in amount. It is sold at a very low price, say ten cents on the dollar. The speculators don't know, and possibly don't care, whether there is any ore upon the land or not. When this slice of stock is sold another and still another, if the situation will warrant, is listed or sold on the quiet. Of course when an investigation day comes, as come it will, as to the value of such pieces of mining property, the man who holds paid-for stock will be the loser to the amount of his investment. It is quite an easy problem to solve—the wolves have the

money and the lambs the experience. While this gambling is gaining ground at this writing, March 4th, it is to the great credit of the many reputable dealers that they are striving strenuously in the organization of their new Mining Exchange to drive the gamblers from the market.

The railroad which is now under construction, the Duluth, Mesabi and Northern, will reach the ore regions, it is now said, by August of the present year. Already a large amount of mining machinery is being hauled over the snowy roads through the pine forests between Mesabi and the mines. Great boilers, engines, hoisting machines, and the like are under way, and many men are already at work "knee deep in the winter's snow." The materials for the mining camps are hauled on sledges. The food for the men is sent over the same lines.

Few days pass on which there is not an excursion to the mines starting from Duluth. Many men of prominence from Eastern States make up these excursions, which go in parties of from thirty to seventy on special trains to Mesabi station, seventy-four miles north of Duluth. At Mesabi those who are not provided with warm clothing are supplied, if their number be not too large, with heavy woolen overstockings worn over warm rubber shoes, and heavy jackets or overcoats, for the ride of twelve or fifteen miles in open sledges is apt to bring chill to your city-bred man, especially if he comes from the South.

Taken all in all, this new mining region may be honestly called, from all present indications, a most wonderful country—a region whose great wealth is bound to make its strong influence felt on the future of the Northwest.

W. S. HARWOOD.

THE WRANGLE ABOUT SILVER.

We have commented elsewhere on the action of the Democrats in the House of Representatives in reference to the free-coining bill. The struggle in that body over the rule fixing an early date for action on the bill was marked by great bitterness and exasperation. The Democrats wrangled among themselves for a period of five hours, during which the minority vainly resisted by dilatory motions the effort of the majority to adopt the rule in question. The leader of the filibusters was Mr. Tracey, of New York, who had as his lieutenants, Messrs. Fitch and Warner, of New York, and Andrew and Williams, of Massachusetts. Mr. Tracey showed a good deal of earnestness, and his impetuosity carried him to the extent of appealing from the decision of the speaker that the resolution in reference to the new rule was in order before the reading of the journal. This somewhat extraordinary ruling, however, was maintained by a decisive vote. Mr. Bland, the father of the silver movement, took a hand in the fight, and Mr. Cockran, of New York, and himself got into hot personal scramble on a question of veracity. Other gentlemen participated with more or less acrimony in the debate, but the silver men were so largely in the majority that they practically "wiped the floor" with their antagonists. Mr. Clinchard depicts elsewhere some of the striking features which will be memorable in the history of the present legislative struggle over the question of debauching the public currency.

OUR FOREIGN PICTURES.

THE BERLIN RIOTS.

The recent riotous demonstrations in Berlin made a deep impression upon the German government, but the indications do not justify a belief that any of the legislative measures proposed by it, and to which popular opposition has been shown, will be modified. Efforts are making to effect a coalition of all the rival factions, but so far they have not succeeded. The revival of the brandy monopoly scheme, on which Prince Bismarck, then Chancellor of the Empire, was defeated in 1886, shows that Emperor William and Chancellor von Caprivi are determined to face all existing difficulties, and will deliberately raise more if occasion offers. We give elsewhere an illustration of the recent riots.

A STREET IN RIO.

We published some time since several views of the city of Rio de Janeiro, and we give today another, from the London *Illustrated News*, showing the Rua Primero do Marzo. The principal business streets of the city are narrow and crowded; while the public buildings and churches are less stately than in some other South American towns. The Rua Primero do Marzo is especially attractive about mid-day, when it is thronged with a mixed assemblage of Europeans, natives, and negroes, typical of various classes of the population.

PORTUGUESE OUTRAGES IN AFRICA.

We give on page 136 an illustration, reproduced from the London *Graphic*, of an exp-

dition sent by the Portuguese to reduce the Katanga or Majanga tribe, an independent and powerful race north of the Zambesi and west of the Shire rivers, which had long defied all attempts to conquer them. The expedition consisted of many paddle-boats and canoes carrying some hundreds of armed natives, together with several half-caste women, the inevitable companions of the officers. The poor natives were shot down without mercy by the members of the expedition, and villages were burned in what appeared to be sheer wantonness. The expedition was finally compelled to return, owing to a disaster caused by a gunpowder explosion.

THE GREAT BRITISH COAL STRIKE.

The strike of the coal miners in Great Britain is one of the most disastrous of recent years. Some 350,000 miners are now idle, and owing to the closing down of other industries because of the strike fully 200,000 men in other employments have been thrown out of work. If it should continue, very serious consequences will ensue. The railway companies, being without fuel, are withdrawing their passenger trains, and even the gas companies may be affected. The strike has produced great excitement on the London Coal Exchange, of which we give a picture elsewhere.

STEINITZ AND TSCHIGORIN.

One of the most interesting and important contests in the history of chess closed in Havana on the 28th ult. This contest, between Steinitz, the well-known Anstro-American player, and

Tschigorin, the Russian master, consisted of twenty-three games, of which five were drawn, the final score standing ten to eight in favor of Steinitz, upholding his hard-won title to the chess championship of the world.

The Havana

match was a close struggle all through, and the games were generally won by the player having the first move. Steinitz won seven of his ten games as first player, while Tschigorin won five as first, and three as second. The latter three were all at the Two Knights Defense, in which opening Steinitz won but once. The Evans Gambit played were also disastrous for the Austr-

ican.

Out of these seven games Tschigorin won four, drew two, and lost only one. The Russian also played a Scotch Gambit, which he won, a Ruy Lopez, which he lost, and two Kings Gambits with even results. Steinitz won four Ruy Lopez games, drew one, lost none, and won three Zukertort openings.

HON. JOHN DALZELL.

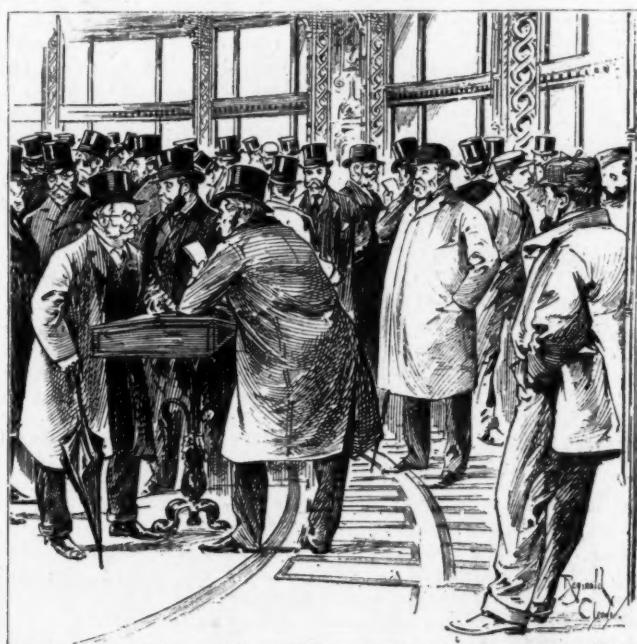
HON. JOHN DALZELL, of Pittsburgh, Pa., is named by many of his friends and fellow-townsmen as the successor of Senator Quay in the United States Senate. While still comparatively a young man, he has served two terms with much distinction in Congress. Previous to this he had been a most successful lawyer, having given up a large practice to enter politics. In Congress he has been distinguished for his strict attention to duty, his ability as an advocate, and his eloquence as a debater. His candidacy is such as to receive the hearty support of western Pennsylvanians, and the country at large will be pleased to have him succeed Senator Quay, who of late has given more time to fishing than to official and senatorial duties.



HON. JOHN DALZELL.



SOUTHEASTERN AFRICA.—A PORTUGUESE EXPEDITION ON THE ZAMBESI.

THE GERMAN EMPEROR RIDING THROUGH THE STREETS OF BERLIN DURING THE RECENT LABOR RIOTS.
WILLIAM FAWCETT.THE BRITISH COAL CRISIS—SCENE ON THE LONDON COAL EXCHANGE.
J. CLAY.BRAZIL.—SCENE IN THE RUA PRIMERO DO MARZO, RIO DE JANEIRO.
R. G. W.

SOME INTERESTING FOREIGN EVENTS ILLUSTRATED.—[SEE PAGE 135.]



1. GENERAL VIEW OF TEOBO'S YARD. 2. LOOKING DOWN THE MAIN DOCK. 3. THE "PEERLESS." 4. THE "NOURMAHAL."

WINTER QUARTERS OF WELL-KNOWN YACHTS AT TEOBO'S YARD, BROOKLYN.—FROM PHOTOGRAPHS BY HEMMEST.

THE HIBERNATING YACHTS.

As cold weather approaches, our birds and yachts disappear, until summer finds them once more acknowledging their second-cousinship when floating together again on the same warm breezes; and a good many people wonder where all these winged things hide themselves when winter is coming, with its white, wet blankets. Of course many fly southward, seeking the sun's license for pleasure, but most of those whose wings are only of canvas remain here throughout a winter of discontent, chafing at their icy chains instead of speeding among the sunny coral islands of the South.

Our illustrations were taken at Tebo's yard, Brooklyn, where very many well-known yachts are wintering. As boats go, the collection here is an aristocratic one; and even if these speedy pleasure crafts were sentient things it would be difficult to expend more money and care on them. Many of the steam yachts are entirely covered in with canvas, some of them having petticoats which protect them to the water's edge, while others only have their bulwarks and deck-houses swathed. All metals which cannot readily be removed, such as bulwark brasses, rails, etc., are tightly wound with thick canvas. All hatchways and skylights, which are generally made of the most expensive woods, have their fine complexions completely protected from the weather, and also have small houses placed

over them, with roofs which lift, so that during good weather the light may descend to those who live below during the winter. Thus the decks of the large schooners show a collection of what appear like white-painted dog kennels, blanketed spars slung between the masts, upturned gigs and dingies, and a general arctic desolation.

About the first craft one sees on approaching the basin is the schooner *Coronet*, which is one of the most interesting crafts in this vicinity. All remember the able 155-tonner's great race across the Atlantic, when she met such heavy weather that her competitor was compelled to heave-to for long enough to lose the race. The *Coronet* has twice rounded Cape Horn, and has shown in that region, where the worst known seas exist, that a good yacht can weather anything that blows. Her masts and other spars are magnificent, of enormous size and reach; her short topmasts, while sufficient for the setting of large kites, show excellent cruising form. I preferred her appearance to that of the 165-ton *Yampa*, which has a high, majestic bow, but runs down hill to what seemed a too low and fined-away stern.

This powerful steel schooner is one that the country has a right to be proud of, as a bona fide ocean cruiser which, though only four years old, has been twice around the Mediterranean and to the West Indies. Public interest extends with peculiar warmth to those yachts

which, while small in comparison with trading-vessels, are still able to represent their country's manliness when carrying their flag to the most distant cities; and this *Yampa*, which draws fourteen feet of water, and a foot and a half more than the *Coronet*, is a yacht entitled to special mention.

Then we come to some of the finest steam yachts in the world. Mr. Pierpont Morgan's new *Corsair* is a beauty. The fact that her over-all length of 238 feet tapers from a water-line length of 204 feet, of itself suggests the fineness of line that allows great speed at low pressure. Her jog-trot will be sixteen and one-half knots an hour, and her model shows the improvement made since the building of Mr. W. Astor's *Nourmahal*, which is, over all, 233 feet, to a low water line of 221 feet. Here, also, are Commodore H. M. Flagler's *Alicia* (172 feet), and the *Peerless* (166 feet), owned by Mr. C. W. Harkness, of Cleveland. Commodore Gerry's *Electra*, the gay flag-ship of the New York Yacht Club, can hardly be recognized in her dull winter costume; and the much-talked-of *Vamoos* is completely covered in, smokestack and all, with new white canvas—though our illustration exhibits her without it.

The *Cora*, owned by Mr. John A. Morris, president of the Louisiana Lottery Company, is here, together with the *Reverie*, and the *Radha*, belonging to Mr. J. Burke Wolfe, referred to by my informant as the Schiedam-schnapps man.

The decks of Commodore Hoagland's *Stranger* extend along the dock for just 187 feet. The Rev. W. L. Moore's *Kanapaha* is the vessel that was formerly owned by Mr. Pierpont Morgan—at that time called the *Corsair*. She is 185 feet long. The lengths given here are over all and not water-line. Reverend Moore is well supplied for steam-yachting, owning also the *Lagonda*, 140 feet long. As will be seen, the above-mentioned steam yachts range from about 155 feet to close on 190 feet in length. After these come Mr. Barbour's *Sapphire* at 130 feet, Mr. Hanan's *Avalon* at 120, the *Marguerite*, and others too numerous to mention, nearly all of which belong to the New York Yacht Club.

A rara avis is the large *Evolution*, which is moved by her shooting steam out aft against the water. Apparently nobody about the basin knows how fast she travels, as the trial trips seem to have been made in private. As she apparently has not evolved anything very desirable she may cease to be a squirt-boat soon and have a propeller put in her. So far revolution has rhymed best with evolution, although squirt-boat may sound best.

Since the memorable *Henrietta-Vesta-Fleetwing* race across the ocean, the last-named vessel has been well known. Mr. Rutherford Stuyvesant's *Palmer*, also about 120 feet long, together with the *Sachem*, are schooners familiar to all. The *Oriva*, a cutter very like Watson's *Verve*, is here, too. Her owner was on board the *Cytherea*.

which went out just before the great New York blizzard and was never heard of again.

Concerning all the above boats much might be written, and I conclude with the schooner *Columbia*, a boat which concentrated and satisfied the nation's hopes when she successfully defended the America's cup from Mr. Ashbury's *Livonia*. After being rebuilt she is now better than new, with the increased safety of her iron shoe, which, as almost sister-ship to the ill-fated centreboard *Mohawk*, she doubtless needed. Mr. J. T. Perkins, New York Yacht Club, has the honor of owning this historic boat, and Skipper Leander Jeffrey lives on board during the winter. On my coming in from the snow-storm outside, his pleasant-looking wife and family appeared wonderfully comfortable and happy as they sat at their sewing in the great after cabin, and I am certain that the *Columbia* is as well looked after in winter as she is well sailed in summer.

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MR. CLEVELAND has written a letter to General Bragg in which he practically says that he is in the hands of his friends as to the Presidency, and then adds: "I believe the people should be heard in the choice of their party candidates, and that they themselves should make nominations as directly as is consistent with open, fair, and full party organization and methods."

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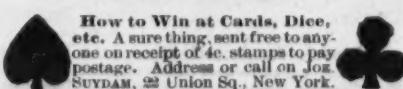
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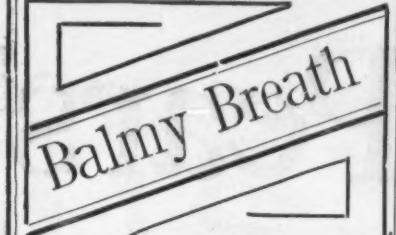
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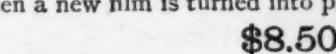
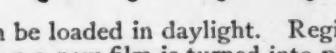
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